



**New York State Department of Financial Services**  
One State Street Plaza, New York, NY 10004

Proof of Filing Statement

To Whom It May Concern:

Section 1306 of the Real Property Actions and Proceedings Law (RPAPL) requires lenders, assignees or mortgage loan servicers servicing loans on 1-to-4 family residential properties in New York State to file certain information with the Superintendent of the Department Financial Services within three days after the mailing of a 90-Day Pre-Foreclosure Notice.

The information below pertains to a filing submitted to the Department of Financial Services as required in Section 1306 of RPAPL. The information is presented as filed by the lender, assignee or mortgage loan servicer.

**Filer Information:**

Name : FCI Lender Services, Inc.  
Address : 8180 East Kaiser Blvd  
Anaheim Hills CA 92808

**Filing Information:**

Tracking Number : NYS3937836  
Mailing Date Step 1 : 08-JAN-16 12.00.00.000 AM  
Mailing Date Step 2 :  
Judgment Date Step 3 :  
Filing Date Step 1 : 11-JAN-16 02.03.38.000 PM  
Filing Date Step 1 Orig : 11-JAN-16 02.03.38.000 PM  
Filing Date Step 2 :  
Filing Date Step 3 :  
Owner Occupied at Jdgmnt :  
Property Type : 1 to 4 Family Home  
Property Address : 221-02 114th Avenue Cambria Heights  
NY 11411  
County : Queens  
Date of Original Loan : 21-MAY-07 12.00.00.000 AM  
Amt of Original Loan : 76450  
Loan Number Step 1 : [REDACTED]  
Loan Number Step 2 :  
Loan Reset Frequency :  
Loan Type : Junior Lien  
Loan Details : Fixed Rate  
Loan Term : 20 Year  
Loan Modification : No Modification  
Days Delinquent : Other  
Borrower's Name : Marc Jean Bijoux  
Address : 221-02 114th Avenue  
Cambria Heights 11411  
Borrower's Phone No : 9175319409  
Filing Status : Step 1 Completed

Sincerely,

New York State Department of Financial Services



FCI Lender Services, Inc.

Loan Servicing • Specialty Servicing • Default

(714) 282-2424 (800) 931-2424 Fax: (714) 282-5775

Marc Jean Bijoux  
221-02 114<sup>th</sup> Avenue  
Jamaica Queen, NY 11411

January 8, 2016

RE: Loan Number: [REDACTED]  
Subject Property: 221-02 114<sup>th</sup> Avenue, Cambria Heights, NY 11411

Dear Mr. Marc Jean. Bijoux:

**"YOU COULD LOSE YOUR HOME. PLEASE READ THE  
FOLLOWING NOTICE CAREFULLY"**

"As of 01/08/2016, your home loan is 2267 days in default. Under New York State Law, we are required to send you this notice to inform you that you are at risk of losing your home. You can cure this default by making the payment of \$55,817.04 dollars by 04/07/2016.

If you are experiencing financial difficulty, you should know that there are several options available to you that may help you keep your home. Attached to this notice is a list of government approved housing counseling agencies in your area which provide free or very low-cost counseling. You should consider contacting one of these agencies immediately. These agencies specialize in helping homeowners who are facing financial difficulty. Housing counselors can help you assess your financial condition and work with us to explore the possibility of modifying your loan, establishing an easier payment plan for you, or even working out a period of loan forbearance. If you wish, you may also contact us directly at 1-800-931-2424 and ask to discuss possible options.



FCI Lender Services, Inc.

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*Loan Servicing • Specialty Servicing • Default*

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(714) 282-2424 (800) 931-2424 Fax: (714) 282-5775

While we cannot assure that a mutually agreeable resolution is possible, we encourage you to take immediate steps to try to achieve a resolution. The longer you wait; the fewer options you may have.

If this matter is not resolved within 90 days from the date this notice was mailed, we may commence legal action against you (or sooner if you cease to live in the dwelling as your primary residence.)

If you need further information, please call the New York State Department of Financial Services toll-free helpline at 1-800-269-0990 or visit the Department's website at "<http://www.dfs.ny.gov>"

Sincerely,

A handwritten signature in black ink, appearing to read "Joe Sedeno".

**Joe Sedeno, Director**

Specialty Loan Servicing Department

FCI Lenders Services Inc.

NMLS ID # 4920, CA DRE # 01022780

**FORECLOSURE PREVENTION COUNSELORS:****QUEENS County**

**Agency Name:** NEIGHBORHOOD HOUSING SERVICES OF NORTHERN QUEENS  
**Phone:** 718-457-1017

**Toll Free:**

**Fax:** 718-457-1247

**Email:** infoig@nhsnyc.org

**Address:** 60-20 Woodside Avenue

WOODSIDE, New York 11377-3541

**Counseling Services:** - Financial Management/Budget Counseling

- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops

**Languages:** - English

- Spanish

**Affiliation:** NEIGHBORHOOD HOUSING SERVICES OF NEW YORK CITY (NHS OF NYC)

**Website:** [www.nhsnorthernqueens.org](http://www.nhsnorthernqueens.org) and [www.nhsnyc.org](http://www.nhsnyc.org)

**Agency Name:** MARGERT COMMUNITY CORPORATION

**Phone:** 718-471-3724

**Toll Free:**

**Fax:** 718-471-5342

**Email:** jgb@nyct.net

**Address:** 325 Beach 37th Street

FAR ROCKAWAY, New York 11691-1510

**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops

- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops
- Resolving/Preventing Mortgage Delinquency Workshops

**Languages:** - English

- Other

- Spanish

**Affiliation:** NEW YORK STATE HOUSING FINANCE AGENCY

**Website:** <http://www.margert.org>

**Agency Name:** ROCKAWAY DEVELOPMENT AND REVITALIZATION CORPORATION

**Phone:** 718-327-5300-227

**Toll Free:**

**Fax:** 718-327-4990

**Email:** Kalexander@rdrc.org

**Address:** 1920 Mott Ave

Suite 2

FAR ROCKAWAY, New York 11691-4106

**Counseling Services:** - Non-Delinquency Post Purchase Workshops

- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

**Languages:** - English

- Spanish

**Affiliation:**

**Website:** <http://www.rdbc.org>

**ASIAN AMERICANS FOR EQUALITY**

**Agency Name:**

**Phone:** 718-961-0888

**Toll Free:**

**Fax:** 718-961-0988

**Email:** Flora@aafecdf.org

**Address:** 133-04 39th Avenue

FLUSHING, New York 11354-4433

**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops

- Financial Management/Budget Counseling

- Home Improvement and Rehabilitation Counseling

- Mortgage Delinquency and Default Resolution Counseling

- Non-Delinquency Post Purchase Workshops

- Pre-purchase Counseling

- Pre-purchase Homebuyer Education Workshops

- Predatory Lending Education Workshops

- Rental Housing Counseling

**Languages:** - Cantonese

- Chinese Mandarin

- English

**Affiliation:** ASIAN AMERICANS FOR EQUALITY

**Website:** [www.aafe.org](http://www.aafe.org)

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**Agency Name:** ASIAN AMERICANS FOR EQUALITY

**Phone:** 718-961-0888

**Toll Free:**

**Fax:** 718-961-0988

**Email:** Flora@aafecdf.org

**Address:** 133-04 39th Avenue

FLUSHING, New York 11354-4433

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- Non-Delinquency Post Purchase Workshops

- Pre-purchase Counseling

- Pre-purchase Homebuyer Education Workshops

- Predatory Lending Education Workshops

- Rental Housing Counseling

**Languages:** - Cantonese

- Chinese Mandarin

- English

**Affiliation:** ASIAN AMERICANS FOR EQUALITY

**Website:** [www.aafe.org](http://www.aafe.org)

<p><b>SENDER: COMPLETE THIS SECTION</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Complete items 1, 2, and 3.</li> <li><input checked="" type="checkbox"/> Print your name and address on the reverse so that we can return the card to you.</li> <li><input checked="" type="checkbox"/> Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul> <p>1. Article Addressed to:</p> <p><b>Marc Jean Bijoux</b>  <b>221-02 114th Avenue</b>  <b>Jamaica Queen NY 11411</b></p> <p></p> <p>2. Article Number (Transfer from service label)  <b>7015 0920 0000 0278 0227</b></p>	
<p><b>COMPLETE THIS SECTION ON DELIVERY</b></p> <p>A. Signature <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) <input type="checkbox"/> C. Date of Delivery</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>If YES, enter delivery address below:  <i>Marc Jean Bijoux</i>  <i>221-02 114th Avenue</i>  <i>Jamaica Queen NY 11411</i></p> <p>3. Service Type  <input type="checkbox"/> Priority Mail Express®  <input type="checkbox"/> Adult Signature  <input type="checkbox"/> Registered Mail™  <input type="checkbox"/> Adult Signature Restricted Delivery  <input checked="" type="checkbox"/> Certified Mail®  <input type="checkbox"/> Restricted Delivery  <input type="checkbox"/> Collect on Delivery  <input type="checkbox"/> Insured Mail  <input type="checkbox"/> Insured Mail Restricted Delivery (over \$500)  <input type="checkbox"/> Signature Confirmation™  <input type="checkbox"/> Restricted Delivery</p> <p><i>Marc Jean Bijoux</i>  <i>221-02 114th Avenue</i>  <i>Jamaica Queen NY 11411</i></p>	

<p>PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS. FOLD AT DOTTED LINE.</p> <p><b>CERTIFIED MAIL</b></p> <p></p> <p>7015 0920 0000 0278 0227      7015 0920 0000 0278 0227</p>											
<table border="1"> <tr> <td>Postage \$</td> <td>Postmark</td> </tr> <tr> <td>Certified Fee</td> <td></td> </tr> <tr> <td>Return Receipt Fee (Endorsement Required)</td> <td></td> </tr> <tr> <td>Restricted Delivery Fee (Endorsement Required)</td> <td></td> </tr> <tr> <td>Total Postage &amp; Fees \$</td> <td></td> </tr> </table> <p>PS Form 3800 - July 2014</p> <p>See Reverse for Instructions</p>		Postage \$	Postmark	Certified Fee		Return Receipt Fee (Endorsement Required)		Restricted Delivery Fee (Endorsement Required)		Total Postage & Fees \$	
Postage \$	Postmark										
Certified Fee											
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Restricted Delivery Fee (Endorsement Required)											
Total Postage & Fees \$											
<p><b>U.S. Postal Service™ CERTIFIED MAIL® RECEIPT</b>  <b>Domestic Mail Only</b></p> <p>For delivery information, visit our website at <a href="http://www.usps.com">www.usps.com</a>.</p> <p><b>OFFICIAL USE</b></p>											



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The information below pertains to a filing submitted to the Department of Financial Services as required in Section 1306 of RPAPL. The information is presented as filed by the lender, assignee or mortgage loan servicer.

**Filer Information:**

Name : FCI Lender Services, Inc.  
Address : 8180 East Kaiser Blvd  
Anaheim Hills CA 92808

**Filing Information:**

Tracking Number : NYS3937836  
Mailing Date Step 1 : 08-JAN-16 12.00.00.000 AM  
Mailing Date Step 2 :  
Judgment Date Step 3 :  
Filing Date Step 1 : 11-JAN-16 02.03.38.000 PM  
Filing Date Step 1 Orig : 11-JAN-16 02.03.38.000 PM  
Filing Date Step 2 :  
Filing Date Step 3 :  
Owner Occupied at Jdgmnt :  
Property Type : 1 to 4 Family Home  
Property Address : 221-02 114th Avenue Cambria Heights  
NY 11411  
County : Queens  
Date of Original Loan : 21-MAY-07 12.00.00.000 AM  
Amt of Original Loan : 76450  
Loan Number Step 1 : [REDACTED]  
Loan Number Step 2 :  
Loan Reset Frequency :  
Loan Type : Junior Lien  
Loan Details : Fixed Rate  
Loan Term : 20 Year  
Loan Modification : No Modification  
Days Delinquent : Other  
Borrower's Name : June Freeman  
Address : 221-02 114th Avenue  
Cambria Heights 11411  
Borrower's Phone No : 9175319409  
Filing Status : Step 1 Completed

Sincerely,

New York State Department of Financial Services



FCI Lender Services, Inc.

Loan Servicing • Specialty Servicing • Default

(714) 282-2424 (800) 931-2424 Fax: (714) 282-5775

June Freeman  
221-02 114<sup>th</sup> Avenue  
Cambria Heights, NY 11411

January 8, 2016

RE: Loan Number: [REDACTED]  
Subject Property: 221-02 114<sup>th</sup> Avenue, Cambria Heights, NY 11411

Dear Mr. June Freeman:

**"YOU COULD LOSE YOUR HOME. PLEASE READ THE  
FOLLOWING NOTICE CAREFULLY"**

"As of 01/08/2016, your home loan is 2267 days in default. Under New York State Law, we are required to send you this notice to inform you that you are at risk of losing your home. You can cure this default by making the payment of \$55,817.04 dollars by 04/07/2016.

If you are experiencing financial difficulty, you should know that there are several options available to you that may help you keep your home. Attached to this notice is a list of government approved housing counseling agencies in your area which provide free or very low-cost counseling. You should consider contacting one of these agencies immediately. These agencies specialize in helping homeowners who are facing financial difficulty. Housing counselors can help you assess your financial condition and work with us to explore the possibility of modifying your loan, establishing an easier payment plan for you, or even working out a period of loan forbearance. If you wish, you may also contact us directly at 1-800-931-2424 and ask to discuss possible options.



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Sincerely,

A handwritten signature in black ink, appearing to read 'Joe Sedeno'.

**Joe Sedeno, Director**  
Specialty Loan Servicing Department  
FCI Lenders Services Inc.  
NMLS ID # 4920, CA DRE # 01022780

**FORECLOSURE PREVENTION COUNSELORS:**

**QUEENS County**

**Agency Name:** NEIGHBORHOOD HOUSING SERVICES OF NORTHERN QUEENS

**Phone:** 718-457-1017

**Toll Free:**

**Fax:** 718-457-1247

**Email:** infoig@nhsnyc.org

**Address:** 60-20 Woodside Avenue

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- Pre-purchase Counseling

- Pre-purchase Homebuyer Education Workshops

- Predatory Lending Education Workshops

**Languages:** - English

- Spanish

**Affiliation:** NEIGHBORHOOD HOUSING SERVICES OF NEW YORK CITY (NHS OF NYC)

**Website:** [www.nhsnorthernqueens.org](http://www.nhsnorthernqueens.org) and [www.nhsnyc.org](http://www.nhsnyc.org)

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**Fax:** 718-471-5342

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**Toll Free:**

**Fax:** 718-327-4990

**Email:** Kalexander@rdrc.org

**Address:** 1920 Mott Ave

Suite 2

FAR ROCKAWAY, New York 11691-4106

**Counseling Services:** - Non-Delinquency Post Purchase Workshops

- Pre-purchase Counseling

- Pre-purchase Homebuyer Education Workshops

**Languages:** - English

- Spanish

**Affiliation:**

**Website:** <http://www.rdc.org>

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**ASIAN AMERICANS FOR EQUALITY**

**Agency Name:**

**Phone:** 718-961-0888

**Toll Free:**

**Fax:** 718-961-0988

**Email:** Flora@aafecdf.org

**Address:** 133-04 39th Avenue

FLUSHING, New York 11354-4433

**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops

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**Languages:** - Cantonese

- Chinese Mandarin

- English

**Affiliation:** ASIAN AMERICANS FOR EQUALITY

**Website:** [www.aafe.org](http://www.aafe.org)

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**Agency Name:** ASIAN AMERICANS FOR EQUALITY

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**Fax:** 718-961-0988

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- Rental Housing Counseling

**Languages:** - Cantonese

- Chinese Mandarin

- English

**Affiliation:** ASIAN AMERICANS FOR EQUALITY

**Website:** [www.aafe.org](http://www.aafe.org)

SENDER: COMPLETE THIS SECTION		
COMPLETE THIS SECTION ON DELIVERY		
<ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Complete items 1, 2, and 3.</li> <li><input type="checkbox"/> Print your name and address on the reverse so that we can return the card to you.</li> <li><input type="checkbox"/> Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>		
<p>1. Article Addressed to:</p> <p>JUNE Freeman 221-02 114th Avenue Cambria Heights, NY 11411</p> <p></p> <p>2. Article Number (Transfer from service label)</p> <p>7015 0920 0000 0278 0197</p>		
<p>A. Signature</p> <p>X</p> <p>B. Received by <i>(Printed Name)</i></p> <p>C. Date of Delivery</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p></p>		
<p>3. Service Type</p> <p><input type="checkbox"/> Adult Signature <input type="checkbox"/> Priority Mail Express  <input type="checkbox"/> Adult Signature Restricted Delivery <input type="checkbox"/> Registered Mail  <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Collect on Delivery <input type="checkbox"/> Signature Confirmation  <input type="checkbox"/> Insured Mail <input type="checkbox"/> Signature Confirmation  <input checked="" type="checkbox"/> Insured Mail Restricted Delivery <input type="checkbox"/> Restricted Delivery</p>		
<p>Domestic Return Receipt</p>		

